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## NOTICE OF ALLOWANCE AND FEE(S) DUE

53000

7590

11/16/2009

KENYON & KENYON LLP  
1500 K STREET N.W.  
WASHINGTON, DC 20005

EXAMINER

SHAikh, MOHAMMAD Z.

ART UNIT

PAPER NUMBER

3696

DATE MAILED: 11/16/2009

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/673,442	09/30/2003	Diane Simona Bettina Schmidt	11884/406301	2618

TITLE OF INVENTION: MANAGEMENT OF INTRA-DAY INTEREST CALCULATIONS FOR BANK ACCOUNTS

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$300	\$0	\$1810	02/16/2010

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. **PROSECUTION ON THE MERITS IS CLOSED.** THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN **THREE MONTHS** FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. **THIS STATUTORY PERIOD CANNOT BE EXTENDED.** SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

## HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

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B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

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# **PART B - FEE(S) TRANSMITTAL**

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**INSTRUCTIONS:** This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

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53000 7590 11/16/2009

**KENYON & KENYON LLP**  
**1500 K STREET N.W.**  
**WASHINGTON, DC 20005**

## **Certificate of Mailing or Transmission**

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/673,442 09/30/2003

Diane Simona Bettina Schmidt

11884/406301

2618

**TITLE OF INVENTION: MANAGEMENT OF INTRA-DAY INTEREST CALCULATIONS FOR BANK ACCOUNTS**

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$300	\$0	\$1810	02/16/2010

EXAMINER	ART UNIT	CLASS-SUBCLASS
SHAIKH, MOHAMMAD Z	3696	705-042000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.

☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. Use of a **Customer Number is required.**

2. For printing on the patent front page, list

- (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, 1 \_\_\_\_\_
- (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 2 \_\_\_\_\_
- 3 \_\_\_\_\_

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

**PLEASE NOTE:** Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent): ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☐ Issue Fee
- ☐ Publication Fee (No small entity discount permitted)
- ☐ Advance Order - # of Copies \_\_\_\_\_

4b. Payment of Fee(s): (Please first reapply any previously paid issue fee shown above)

- ☐ A check is enclosed.
- ☐ Payment by credit card. Form PTO-2038 is attached.
- ☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number \_\_\_\_\_ (enclose an extra copy of this form).

5. **Change in Entity Status** (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

**NOTE:** The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature \_\_\_\_\_ Date \_\_\_\_\_

Typed or printed name \_\_\_\_\_ Registration No. \_\_\_\_\_

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.**

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53000	7590	11/16/2009	EXAMINER	
KENYON & KENYON LLP 1500 K STREET N.W. WASHINGTON, DC 20005			SHAikh, MOHAMMAD Z.	
			ART UNIT	PAPER NUMBER

3696

DATE MAILED: 11/16/2009

## Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 1009 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 1009 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

**Notice of Allowability****Application No.**

10/673,442

**Applicant(s)**SCHMIDT, DIANE SIMONA  
BETTINA**Examiner**

MOHAMMAD Z. SHAIKH

**Art Unit**

3696

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 10/22/09.
2. ☒ The allowed claim(s) is/are 1,5-6,8-9,11-15,17-18 and 20.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some\* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).
- \* Certified copies not received: \_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08),  
Paper No./Mail Date \_\_\_\_
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_.
7. ☒ Examiner's Amendment/Comment
8. ☐ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_.

/Hani M. Kazimi/  
Primary Examiner, Art Unit 3691

### DETAILED ACTION

1. The amendment dated 10/22/09 has been considered.
2. Claims 1, 5-6, 8-9, 11-15, 17-18, 20 are allowed.

### EXAMINER'S AMENDMENT

3. An examiner's amendment to the record appears below, should the changes and/or additions be unacceptable to the applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for the examiner's amendment was given in a telephone interview with attorney Martin E Miller on 10/21/09.

The application has been amended as follows:

The newly amended claims, including the changes made by Examiner's amendment are presented below:

1. (Currently Amended) A method for managing intra-day interest calculations for a bank account in an intra-day interest account management system, comprising:
  - (a) in response to fluctuations in an account balance of the bank account, setting, by the intra-day interest account management system, balance determination times for the account, the balance determination times corresponding to a plurality of points in time within the span of a single day at which respective net account balances are to be used in an interest calculation for the account, wherein the balance determination times define intervals measured in at least one of seconds, minutes, or hours;
  - (b) determining the balances for the account for the balance determination times, the

determining including only transactions occurring prior to a specific balance

determination time within the span of a single day;

(c) determining applicable conditions for the interest calculation, the conditions relating to an interest rate to be applied based on an interest day type code assigned to the single day, the interest day type code associated with respective different interest rates at which respective net account balances are to be used in the interest calculation for the account, wherein a different interest rate is applied in the interest calculation for at least one of the balance determination times within the single day;

(d) providing the account balances and applicable conditions to interest calculation logic in the intra-day interest account management system; and

(e) recording a result of operations by the interest calculation logic in the intra-day interest account management system; and

(f) presenting on a display device a graphical user interface having user-modifiable data fields providing a mapping of different interest rates to various interest day type codes, wherein the mapping of the different interest rates to each of the various interest day type codes is dependent upon conditions entered in the data fields related to the each of the different interest rates, and the conditions are modified according to user input.

2 - 4. (Canceled).

5. (Original) The method of claim 1, further comprising assigning a value time to a transaction to the account, the value time corresponding to a time when the transaction is included in a balance determination.

6. (Original) The method of claim 5, wherein the value time is specified with an accuracy to the second.
7. (Canceled)
8. (Original) The method of claim 1, wherein based on the conditions, an interest rate used in performing the interest calculation may change from a first time interval to a second time interval.
9. (Currently Amended) A method for managing intra-day interest calculations for a bank account, comprising:
- (a) receiving a designation of a bank account to receive intra-day interest calculation;
  - (b) receiving transaction information for the account, the transaction information including a value time specifying when a transaction is to be taken into account for interest calculation;
  - (c) receiving a specification of a plurality of points in time for determining corresponding account balances for use in calculating an interest on the bank account, wherein the points of time correspond to a plurality of times within a single day and are determined by an intra-day interest account management system in response to intra-day fluctuations in an account balance of the bank account, wherein the points of time define intervals measured in at least one of seconds, minutes, or hours;
  - (d) for each of the points in time, determining a corresponding account balance, the account balance at a given point in time at least partly depending on the value time;
  - (e) for each of the points in time, determining an applicable interest rate based on an

interest day type code associated with respective different interest rates assigned to the single day at which respective net account balances are to be used in the interest calculation for the account, wherein a different interest rate is applied in the interest calculation for at least one of the balance determination times within the single day;

(f) providing the account balances and the applicable interest rates to interest calculation logic; and

(g) generating a record of interest amounts calculated by the interest calculation logic;

and

(h) presenting on a display device a graphical user interface having user-modifiable data fields providing a mapping of different interest rates to various interest day type codes, wherein the mapping of the different interest rates to each of the various interest day type codes is dependent upon conditions entered in the data fields related to the each of the different interest rates, and the conditions are modified according to user input.

10. (Canceled).

11. (Original) The method of claim 9, wherein (e) comprises referring to an interest calendar that classifies days according to differing interest day types, each type having an interest rate associated therewith.

12. (Currently Amended) A system comprising:

a memory including computer-executable instructions;

a processor coupled to the memory to execute the instructions, the instructions comprising:



in response to fluctuations in an account balance of a bank account, setting, by an intra-day interest account management system, points of time corresponding to a plurality of times within a single day, wherein the points of time define intervals measured in at least one of seconds, minutes, or hours;

the intra-day interest account management software configured to receive information relating to an intra-day interest calculation, the intra-day interest calculation relating to a calculation of interest on an account for the points of time corresponding to a plurality of times within a single day set by the intra-day interest account management system, the information including:

transaction information including a value time relating to when a transaction to the account is included in the account balance for interest calculation; and conditions applicable to the interest calculation, the conditions relating to interest rates to be applied based on an interest day type code associated with respective different interest rates assigned to the single day at which respective net account balances are to be used in the interest calculation for the account, wherein a different interest rate is applied in the interest calculation for at least one of the balance determination times within the single day; and

a display device presenting a graphical user interface having user-modifiable data fields providing a mapping of different interest rates to various interest day type codes, wherein the mapping of the different interest rates to each of the various interest day type codes is dependent upon conditions entered in the data fields related to the each of the different interest rates, and the conditions are modified according to user input.

13. (Original) The system of claim 12, wherein the intra-day interest account management software is configured to implement a user interface providing for entry of the information.

14. (Original) The system of claim 12, wherein the intra-day interest account management software comprises an interest calendar, the interest calendar classifying days according to differing interest day types, each type having an interest rate associated therewith.

15. (Currently Amended) A system comprising:

a memory including computer-executable instructions;

a processor coupled to the memory to execute the instructions, the instructions when executed implementing a process for managing intra-day interest calculation for a bank account, the instructions comprising:

(a) in response to fluctuations in an account balance of the bank account, setting, by an intra-day interest account management system, balance determination times for the account, the balance determination times corresponding to a plurality of points in time within the span of a single day at which respective net account balances are to be used in an interest calculation

for the account, wherein the points in time define intervals measured in at least one of seconds, minutes, or hours;

(b) determining the balances for the account for the balance determination times;

(c) determining applicable conditions for the interest calculation, the conditions relating to an interest rate to be applied based on an interest day type code associated with

respective different interest rates assigned to the single day at which respective net account balances are to be used in the interest calculation for the account, wherein a different interest rate is applied in the interest calculation for at least one of the balance determination times within the single day;

(d) providing the account balances and applicable conditions to interest calculation logic; and

(e) recording a result of operations by the interest calculation logic; and

(f) a display device presenting a graphical user interface having user-modifiable data fields providing a mapping of different interest rates to various interest day type codes, wherein the mapping of the different interest rates to each of the various interest day type codes is dependent upon conditions entered in the data fields related to the each of the different interest rates, and the conditions are modified according to user input.

16. (Canceled).

17. (Original) The system of claim 15, the process further comprising assigning a value time to a transaction to the account, the value time corresponding to a time when the transaction is included in a balance determination, wherein the value time is specified with an accuracy to the second.

18. (Currently Amended) A machine-readable medium storing computer-executable instructions for performing a method for managing intra-day interest calculation for a bank account, the method comprising:

(a) in response to fluctuations in an account balance of the bank account, setting, by an intra-day interest account management system, setting balance determination times for

the account, the balance determination times corresponding to a plurality of points in time within

the span of a single day at which respective net account balances are to be used in an interest calculation for the account;

(b) determining the balances for the account for the balance determination times;

(c) determining applicable conditions for the interest calculation, the conditions relating to an interest rate to be applied based on an interest day type code associated with respective different interest rates assigned to the single day at which respective net account balances are to be used in the interest calculation for the account, wherein a different interest rate is applied in the interest calculation for at least one of the balance determination times within the single day, wherein the balance determination times define intervals measured in at least one of seconds, minutes, or hours;

(d) providing the account balances and applicable conditions to interest calculation logic;

and

(e) recording a result of operations by the interest calculation logic; and

(f) presenting on a display device a graphical user interface having user-modifiable data fields providing a mapping of different interest rates to various interest day type codes, wherein the mapping of the different interest rates to each of the various interest day type codes is dependent upon conditions entered in the data fields related to the each of the different interest rates, and the conditions are modified according to user input.

19. (Canceled).

20. (Currently Amended) A machine-readable medium storing computer-executable instructions for performing a method for managing intra-day interest calculation for a bank account, the method comprising:

(a) receiving a designation of a bank account to receive intra-day interest calculation;

(b) receiving transaction information for the account, the transaction information including a value time specifying when a transaction is to be taken into account for interest calculation;

(c) receiving a specification of a plurality of points in time for determining corresponding account balances for use in calculating an interest on the bank account, wherein the points of time correspond to a plurality of times within a single day and are determined by an intra-day interest account management system in response to fluctuations in an account balance of the bank account, wherein the points of time define intervals measured in at least one of seconds, minutes, or hours;

(d) for each of the points in time, determining a corresponding account balance, the account balance at a given point in time at least partly depending on the value time;

(e) for each of the points in time, determining an applicable interest rate based on an interest day type code associated with respective different interest rates assigned to the single day at which respective net account balances are to be used in the interest calculation for the account, wherein a different interest rate is applied in the interest calculation for at least one of the balance determination times within the single day;

(f) providing the account balances and the applicable interest rates to interest calculation logic; and

(g) generating a record of interest amounts calculated by the interest calculation logic;  
and

(h) presenting on a display device a graphical user interface having user-modifiable data fields providing a mapping of different interest rates to various interest day type codes, wherein the mapping of the different interest rates to each of the various interest day type codes is dependent upon conditions entered in the data fields related to the each of the different interest rates, and the conditions are modified according to user input.

21. - 28.

(Canceled).

### **CONCLUSION**

Any inquiry concerning this communication or earlier communications from the examiner should be directed to MOHAMMAD Z. SHAIKH whose telephone number is (571)270-3444. The examiner can normally be reached on Monday-Friday (7:30-5); alt Fridays.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hani Kazimi can be reached on 571-272-6745. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/M. Z. S./  
Examiner, Art Unit 3696  
11/6/2009

Mohammad Z Shaikh  
Examiner  
Art Unit 3696

/Hani M. Kazimi/  
Primary Examiner, Art Unit 3691